



GROUP LONG TERM DISABILITY INSURANCE

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer and you may elect on an annual basis to be added to your gross monthly income. If premium payments are made with after-tax dollars, benefits are federally tax-free under current federal tax law.

Eligibility	
Definition of a Member	You are a member if you are a regular employee of a participating employer, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 3 Physicians and Administrators
Eligibility Waiting Period	You are eligible on the latest of: <ol style="list-style-type: none">1. The group policy effective date;2. The effective date of your employer's participation under the group policy; and <ol style="list-style-type: none">3. The date you complete the eligibility waiting period as elected by your employer.

Benefits	
Monthly Benefit	60 percent of the first \$33,333 of monthly pre-disability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Benefits **Continued**

Maximum Monthly Benefit	\$20,000																		
Minimum Monthly Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater.																		
Benefit Waiting Period	90 days																		
Definition of Disability	<p>For the benefit waiting period and to the end of the maximum benefit period that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> • You are unable to perform with reasonable continuity the material duties of your own occupation, or • You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p>																		
Maximum Benefit Period	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until the Social Security Normal Retirement Age (SSNRA), or 3 years, 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>62</td> <td>To SSNRA, or 3 years, 6 months, whichever is longer</td> </tr> <tr> <td>63</td> <td>To SSNRA, or 3 years, whichever is longer</td> </tr> <tr> <td>64</td> <td>To SSNRA, or 2 years, 6 months, whichever is longer</td> </tr> <tr> <td>65</td> <td>2 years</td> </tr> <tr> <td>66</td> <td>1 year, 9 months</td> </tr> <tr> <td>67</td> <td>1 year, 6 months</td> </tr> <tr> <td>68</td> <td>1 year, 3 months</td> </tr> <tr> <td>69</td> <td>1 year</td> </tr> </tbody> </table>	Age	Maximum Benefit Period	62	To SSNRA, or 3 years, 6 months, whichever is longer	63	To SSNRA, or 3 years, whichever is longer	64	To SSNRA, or 2 years, 6 months, whichever is longer	65	2 years	66	1 year, 9 months	67	1 year, 6 months	68	1 year, 3 months	69	1 year
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Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Employee Assistance Program
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

*For purposes of coverage information provided in Group Long Term Disability Insurance Benefits at a Glance, "MCMS, Inc. — Insurance Trust" means "Marion County Medical Society, Inc. — Insurance Trust", who is the Policyholder.

This information is only a brief description of the group Long Term Disability insurance policy sponsored by MCMS, Inc. — Insurance Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and MCMS, Inc. — Insurance Trust may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

SI 20413

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